

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re:	Watkins, Latonya	§	Case No. 07 B 12298
		§	
	Debtor	§	
		§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 07/10/2007.

2) The plan was confirmed on 09/20/2007.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on (NA).

5) The case was completed on 06/14/2010.

6) Number of months from filing or conversion to last payment: 35.

7) Number of months case was pending: 38.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$18,550.00.

10) Amount of unsecured claims discharged without full payment: \$37,078.04.

11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$13,182.00
Less amount refunded to debtor	\$42.00

NET RECEIPTS: \$13,140.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,454.00
Court Costs	\$0
Trustee Expenses & Compensation	\$828.77
Other	\$0

TOTAL EXPENSES OF ADMINISTRATION: \$4,282.77

Attorney fees paid and disclosed by debtor \$400.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
77th St Depot Federal Credit Union	Secured	\$202.83	\$202.83	\$202.83	\$202.83	\$0
77th St Depot Federal Credit Union	Unsecured	NA	\$5,991.64	\$5,991.64	\$1,318.06	\$0
77th St Depot Federal Credit Union	Unsecured	\$53.08	\$53.08	\$53.08	\$11.68	\$0
77th St Depot Federal Credit Union	Unsecured	\$995.00	\$995.00	\$995.00	\$995.00	\$0
77th St Depot Federal Credit Union	Unsecured	\$53.08	NA	NA	\$0	\$0
Ameriloan	Unsecured	\$330.00	NA	NA	\$0	\$0
Aspire Visa	Unsecured	NA	\$130.00	\$130.00	\$0	\$0
Aspire Visa	Unsecured	\$1,467.00	\$1,467.01	\$1,467.01	\$322.72	\$0
Asset Acceptance	Unsecured	\$646.00	\$646.40	\$646.40	\$142.18	\$0
Asset Acceptance	Unsecured	NA	\$487.00	\$487.00	\$107.16	\$0
B-Real LLC	Unsecured	\$526.00	\$526.73	\$526.73	\$115.86	\$0
Calumet Dermatology Associates	Unsecured	\$143.00	\$135.00	\$135.00	\$29.70	\$0
Chase	Unsecured	\$1,000.00	NA	NA	\$0	\$0
Check N Go	Unsecured	\$547.50	NA	NA	\$0	\$0
Dakota State Bank	Unsecured	\$339.00	\$339.72	\$339.72	\$74.75	\$0
Dependon Collection Service	Unsecured	\$134.00	NA	NA	\$0	\$0
ECast Settlement Corp	Unsecured	\$477.00	\$855.88	\$855.88	\$188.31	\$0

(Continued)

Scheduled Creditors: *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Emerge Mastercard	Unsecured	NA	\$149.77	\$149.77	\$32.95	\$0
Emerge Mastercard	Unsecured	NA	\$149.77	\$149.77	\$0	\$0
Encore	Unsecured	\$696.40	NA	NA	\$0	\$0
First Bank Of Delaware	Unsecured	\$311.00	NA	NA	\$0	\$0
Friedman & Wexler LLC	Unsecured	\$251.00	NA	NA	\$0	\$0
H & F Law	Unsecured	\$662.00	NA	NA	\$0	\$0
Harvard Collection Services In	Unsecured	\$229.00	NA	NA	\$0	\$0
MCR Budget Counselors Inc	Unsecured	\$0	NA	NA	\$0	\$0
Mercy Hospital	Unsecured	\$1,240.00	NA	NA	\$0	\$0
MTM Ventures	Unsecured	\$240.00	\$240.00	\$240.00	\$52.79	\$0
Nicor Gas	Unsecured	\$157.00	\$157.24	\$157.24	\$34.59	\$0
Paradigm Acceptance Co	Unsecured	\$175.00	NA	NA	\$0	\$0
Park Dansan	Unsecured	\$46.00	NA	NA	\$0	\$0
Pay Day Loans	Unsecured	\$231.00	NA	NA	\$0	\$0
PLS Financial	Unsecured	\$285.06	\$200.00	\$200.00	\$44.00	\$0
Portfolio Recovery Associates	Unsecured	\$694.00	\$747.06	\$747.06	\$164.38	\$0
Sallie Mae	Unsecured	\$10,178.00	\$10,284.24	\$10,284.24	\$2,262.36	\$0
Sonic Payday	Unsecured	\$1,491.00	NA	NA	\$0	\$0
Swedish Covenant Hospital	Unsecured	\$0	NA	NA	\$0	\$0
United Auto Credit	Unsecured	\$10,388.00	\$12,535.62	\$12,535.62	\$2,757.91	\$0
United Auto Credit	Unsecured	\$400.00	NA	NA	\$0	\$0
United Auto Credit	Unsecured	NA	\$11,738.54	\$11,738.54	\$0	\$0
United Cash Loans	Unsecured	\$390.00	NA	NA	\$0	\$0

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$0	\$0	\$0
Mortgage Arrearage	\$0	\$0	\$0
Debt Secured by Vehicle	\$0	\$0	\$0
All Other Secured	\$1,197.83	\$1,197.83	\$0
TOTAL SECURED:	\$1,197.83	\$1,197.83	\$0
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$0	\$0	\$0
TOTAL PRIORITY:	\$0	\$0	\$0
GENERAL UNSECURED PAYMENTS:	\$46,834.70	\$7,659.40	\$0

Disbursements:

Expenses of Administration	\$4,282.77	
Disbursements to Creditors	\$8,857.23	
TOTAL DISBURSEMENTS:		\$13,140.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: September 22, 2010

By: /s/ MARILYN O. MARSHALL

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.